

PATENTS  
SERIAL NO. 09/473,383

## AMENDMENTS TO THE CLAIMS

1. (PREVIOUSLY PRESENTED) A method for configuring a point-of-sale terminal for use in connection with a merchant account, comprising the steps of:
  - during an on-line session with an applicant for a merchant account,
    - receiving information from the applicant completing an application for the merchant account,
    - receiving information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account,
    - based on the received information, determining terms and conditions applicable to the applicant's merchant account upon acceptance;
    - displaying such determined terms and conditions to the applicant relating to the administration of the merchant account, and
    - receiving an indication of acceptance of the terms and conditions from the applicant;
    - in response to the indication of acceptance of the terms and conditions from the applicant and during the on-line session, generating identification information associated with the merchant account and the point-of-sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID);
    - during the online session, configuring an account file for administration of the merchant account with the identification information; and
    - configuring the selected point-of-sale terminal with the identification information from the account file.
2. (ORIGINAL) The method of Claim 1, wherein the terms and conditions include a fee schedule for services relating to the administration of the merchant account.
3. (ORIGINAL) The method of Claim 1, wherein the step of configuring the point-of-sale terminal with the identification information comprises the steps of:

PATENTS  
SERIAL NO. 09/473,383

programming the point-of-sale terminal with the identification information; and  
shipping the point-of-sale terminal to the applicant.

4. (PREVIOUSLY PRESENTED) The method of Claim 1, wherein the step of  
configuring the point-of-sale terminal with the identification information comprises the steps of:

receiving a telephone directory number associated with a point-of-sale terminal  
already in possession of the applicant;

placing a telephone call to the directory number associated with the point-of-sale  
terminal already in possession of the applicant; and

reprogramming the point-of-sale terminal already in possession of the applicant  
with the identification information during the telephone call.

5. (ORIGINAL) The method of Claim 1, further comprising the steps of, during  
the on-line session:

determining a credit risk score for the application; and  
based on the credit risk score, establishing the terms and conditions for the  
merchant account.

6. (ORIGINAL) The method of Claim 1, further comprising the steps of, during  
the on-line session:

determining a credit risk score for the application;  
based on the credit risk score, determining whether to accept the application; and  
automatically transmitting an e-mail message to notify the applicant whether the  
application has been accepted.

7. (ORIGINAL) The method of Claim 1, further comprising the step of, during  
the on-line session, electronically issuing a visitation order requesting a physical visit to the  
premises of the applicant to verify that the applicant is conducting a type of business stated in the  
application.

PATENTS  
SERIAL No. 09/473,383

8. (ORIGINAL) The method of Claim 1, wherein the step of receiving information from the applicant completing an application for the merchant account further comprises the steps of:

- prompting the user to enter business contact information;
- prompting the user to enter business premises information;
- prompting the user to enter business sales data; and
- prompting the user to enter business owner information.

9. (PREVIOUSLY PRESENTED) The method of Claim 1, wherein the step of receiving information from the applicant completing an application for the merchant account further comprises the step of prompting the user to provide information relating to funding for the charges associated with administering the merchant account.

10. (ORIGINAL) The method of Claim 1, wherein the step of receiving information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account further comprises the steps of:

- displaying a menu of point-of-sale terminal options;
- displaying a view control item in association with each option;
- receiving a user command selecting a particular view control item; and
- displaying an image depicting the point-of-sale terminal associated with the selected view control item.

11. (ORIGINAL) The method of Claim 1, further comprising the steps of:  
receiving a business type designation from the applicant;  
determining a business risk category associated with the business type designation; and

- implementing risk adjustment measures based on the business risk category associated with the business type designation.

PATENTS  
SERIAL NO. 09/473,383

12. (ORIGINAL) The method of Claim 11, wherein the step of implementing risk adjustment measures based on the business risk category associated with the business type designation further comprises the steps of:

displaying a menu of risk adjustment measures;  
receiving a user command from the applicant indicating a preferred risk adjustment selection; and  
implementing the risk adjustment measures based on the preferred risk adjustment selection.

13. (ORIGINAL) The method of Claim 11, wherein the step of implementing risk adjustment measures based on the business category associated with the business type designation further comprises the steps of:

determining a reserve requirement;  
displaying the reserve requirement to the applicant; and  
receiving a user command from the applicant accepting the reserve requirement.

14. (ORIGINAL) The method of Claim 11, wherein the step of implementing risk adjustment measures based on the business risk category associated with the business type designation further comprises the steps of:

determining a risk-adjusted fee schedule;  
displaying the risk-adjusted fee schedule to the applicant; and  
receiving a user command from the applicant accepting the risk-adjusted fee schedule.

15. (CURRENTLY AMENDED) A computer readable medium storing computer executable instructions for performing the The method of Claim 1, wherein the steps of the method are expressed as computer-executable instructions stored on a computer-readable medium.

PATENTS  
SERIAL NO. 09/473,383

**16. (CANCELLED)**

**17. (PREVIOUSLY PRESENTED)** A method for configuring a point-of-sale terminal for use in connection with a merchant account, comprising the steps of, during an on-line session with an applicant for a merchant account:

receiving information from the applicant completing an application for the merchant account including business contact information, business premises information, business sales data, business owner information, and information relating to funding for the charges associated with administering the merchant account;

displaying a menu of point-of-sale terminal options, displaying a view control item in associated with each option, receiving a user command selecting a particular view control item, and displaying an image depicting the point-of-sale terminal associated with the selected view control item;

receiving information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account including:

determining a credit risk score the application;

based on the credit risk score, determining terms and conditions applicable to the applicant if accepted including a fee schedule for the merchant account;

displaying the determined terms and conditions to the applicant relating to the administration of the merchant account;

receiving an indication of acceptance of the terms and conditions from the applicant;

generating identification information associated with the merchant account and the point-of-sale terminal;

configuring an account file for administration of the merchant account with the identification information; and

electronically issuing a visitation order requesting a physical visit to the premises of the applicant to verify that the applicant is conducting a type of business stated in the application.

PATENTS  
SERIAL NO. 09/473,383

18. (ORIGINAL) The method of Claim 17, further comprising the steps of, either during or subsequent to the on-line session:

programming the point-of-sale terminal with the identification information; and shipping the point-of-sale terminal to the applicant.

19. (PREVIOUSLY PRESENTED) The method of Claim 17, further comprising the steps of, either during or subsequent to the on-line session:

receiving a telephone directory number associated with a point-of-sale terminal already in possession of the applicant;

placing a telephone call to the telephone directory number associated with the point-of-sale terminal already in possession of the applicant; and

reprogramming the point-of-sale terminal already in possession of the applicant with the identification information during the telephone call.

20. (CURRENTLY AMENDED) A computer readable medium storing computer executable instructions for performing the The method of Claim 17, wherein the steps of the method are expressed as computer-executable instructions stored on a computer-readable medium.

21. (CANCELLED)

22. (PREVIOUSLY PRESENTED) A method for configuring a point-of-sale terminal for use in connection with a merchant account, comprising the steps of, during an on-line session with an applicant for a merchant account:

receiving a business type designation from the applicant;

determining a business risk category associated with the business type designation;

PATENTS  
SERIAL No. 09/473,383

based on the business risk category associated with the business type designation, determining risk adjustment measures comprising a reserve requirement and a risk-adjusted fee schedule for services related to administration of the merchant account;

displaying terms and conditions relating to the risk adjustment measures; receiving an indication of acceptance of the terms and conditions from the applicant;

generating identification information associated with the merchant account and the point-of-sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID) associated with a selected point-of-sale terminal;

configuring an account file for administration of the merchant account with the identification information and the risk adjustment measures; and

configuring the selected point-of-sale terminal with the identification information.

23. (ORIGINAL) The method of Claim 22, further comprising the steps of, either during or subsequent to the on-line session:

receiving information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account; and

configuring the point-of-sale terminal with the identification information.

24. (CURRENTLY AMENDED) A computer-readable medium storing computer-executable instructions for performing the The method of Claim 22, wherein the steps of the method are expressed as computer-executable instructions stored on a computer-readable medium.

25. (CANCELLED)

26. (CURRENTLY AMENDED) A computer-controlled apparatus for configuring a point-of-sale terminal for use in connection with a merchant account during an on-line session with an applicant for the merchant account, comprising:

PATENTS  
SERIAL NO. 09/473,383

means for receiving structure to receive information from the applicant  
completing an application for the merchant account;

means for receiving structure to receive information from the applicant selecting a  
point-of-sale terminal for use in connection with the merchant account;

means for determining structure to determine terms and conditions applicable to  
the applicant's merchant account based on the received information;

means for sending structure to send such determined terms and conditions to the  
applicant for display relating to the administration of the merchant account;

means for receiving structure to receive an indication of acceptance of the terms  
and conditions from the applicant;

means structure responsive to the indication of acceptance of the terms and  
conditions from the applicant during the on-line session for generating to generate identification  
information associated with the merchant account and the point-of-sale terminal, the  
identification information comprising a merchant ID (MID) and a terminal ID (TID);

means for configuring structure to configure an account file for administration of  
the merchant account with the identification information during the on-line session; and

means for configuring structure to configure the selected point-of-sale terminal  
with the identification information.

27. (ORIGINAL) The apparatus of Claim 26, wherein the terms and conditions  
include a fee schedule for services relating to the administration of the merchant account.

28. (CURRENTLY AMENDED) The apparatus of Claim 26, wherein the point-  
of-sale terminal is programmed with the identification information by the configuring means  
configure structure and then shipped to the applicant.

29. (CURRENTLY AMENDED) The apparatus of Claim 26, wherein the point-  
of-sale terminal is already in possession of the applicant and is configured by the configuring  
means econfigure structure remotely by a telephone call to a telephone directory number

PATENTS  
SERIAL NO. 09/473,383

associated with the point-of-sale terminal to reprogram the point-of-sale terminal with the identification information during the telephone call.

30. (CURRENTLY AMENDED) The apparatus of Claim 26, further including means for determining structure to determine a credit risk score for the application and based on the credit risk score establishing to establish the terms and conditions for the merchant account.

31. (CURRENTLY AMENDED) The apparatus of Claim 26, including means for determining structure to determine a credit risk score to determine whether to accept the application; and

means for automatically transmitting structure to automatically transmit an e-mail message to notify the applicant whether the application has been accepted.

32. (CURRENTLY AMENDED) The apparatus of Claim 26, including means for electronically issuing structure to electronically issue a visitation order requesting a physical visit to the premises of the applicant to verify that the applicant is conducting a type of business stated in the application.

33. (CURRENTLY AMENDED) The apparatus of Claim 26, including:  
means for prompting structure to prompt the user to enter business contact information;

means for prompting structure to prompt the user to enter business premises information;

means for prompting structure to prompt the user to enter business sales data; and  
means for prompting structure to prompt the user to enter business owner

information.

PATENTS  
SERIAL No. 09/473,383

34. (CURRENTLY AMENDED) The apparatus of Claim 26, including means for prompting structure to prompt the user to provide information relating to funding for the charges associated with administering the merchant account.

35. (CURRENTLY AMENDED) The apparatus of Claim 26, including:  
means for sending structure to send a menu of point-of-sale terminal options to the applicant for display;  
means for sending structure to send a view control item in association with each option;  
means for receiving structure to receive a user command selecting a particular view control item; and  
means for sending structure to send an image depicting the point-of-sale terminal associated with the selected view control item to the applicant for display.

36. (CURRENTLY AMENDED) The apparatus of Claim 26, including:  
means for receiving structure to receive a business type designation from the applicant;  
means for determining structure to determine a business risk category associated with the business type designation; and  
means for implementing structure to implement risk adjustment measures based on the business risk category associated with the business type designation.

37. (CURRENTLY AMENDED) The apparatus of Claim 36, further including:  
means for sending structure to send a menu of risk adjustment measures to the applicant for display;  
means for receiving structure to receive a user command from the applicant indicating a preferred risk adjustment selection; and  
means for implementing structure to implement the risk adjustment measures based on the preferred risk adjustment selection.

PATENTS  
SERIAL NO. 09/473,383

38. (CURRENTLY AMENDED) The apparatus of Claim 36, further including:  
means for determining structure to determine a reserve requirement;  
means for sending structure to send the reserve requirement to the applicant for display; and  
means for receiving structure to receive a user command from the applicant accepting the reserve requirement.

39. (CURRENTLY AMENDED) The apparatus of Claim 36, further including:  
means for determining structure to determine a risk-adjusted fee schedule;  
means for sending structure to send the risk-adjusted fee schedule to the applicant for display; and  
means for receiving structure to receive a user command from the applicant accepting the risk-adjusted fee schedule.

40. (CURRENTLY AMENDED) A computer-controlled apparatus for configuring a point-of-sale terminal for use in connection with a merchant account during an on-line session with an applicant for a merchant account comprising:

means for receiving structure to receive information from the applicant completing an application for the merchant account including business contact information, business premises information, business sales data, business owner information, and information relating to funding for the charges associated with administering the merchant account;

means for sending structure to send a menu of point-of-sale terminal options and display a view control item in association with each option to the applicant for display;

means for receiving structure to receive a user command selecting a particular view control item;

means for sending structure to send an image depicting the point-of-sale terminal associated with the selected view control item to the applicant for display;

means for receiving structure to receive information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account including;

PATENTS  
SERIAL NO. 09/473,383

means for determining structure to determine a credit risk score for the application;

means for determining structure to determine the terms and conditions applicable to the applicant's merchant account including a fee schedule for the merchant account based on the credit risk score;

means for sending structure to send the determined terms and conditions to the applicant for display relating to the administration of the merchant account;

means for receiving structure to receive an indication of acceptance of the terms and conditions from the applicant;

means for generating structure to generate identification information associated with the merchant account and the selected point-of-sale terminal;

means for configuring structure to configure an account file for administration of the merchant account with the identification information; and

means for electronically issuing structure to electronically issue a visitation order requesting a physical visit to the premises of the applicant to verify that the applicant is conducting a type of business stated in the application.

41. (CURRENTLY AMENDED) The apparatus of Claim 40, wherein including the point-of-sale terminal is programmed with the identification information by the configuring means configuration structure and shipped to the applicant.

42. (CURRENTLY AMENDED) The apparatus of Claim 40, wherein the point-of-sale terminal is already in possession of the applicant and is configured by the configuring means reconfigure structure remotely by a telephone call to a telephone directory number associated with the point-of-sale terminal to reprogram the point-of-sale terminal with the identification information during the telephone call.

PATENTS  
SERIAL NO. 09/473,383

43. (CURRENTLY AMENDED) A computer-controlled apparatus for configuring a point-of-sale terminal for use in connection with a merchant account during an on-line session with an applicant for a merchant account comprising:

means for receiving structure to receive a business type designation from the applicant;

means for determining structure to determine a business risk category associated with the business type designation;

means for determining structure to determine risk adjustment measures comprising a reserve requirement and a risk-adjusted fee schedule for services related to administration of the merchant account based on the business risk category associated with the business type designation;

means for sending structure to send terms and conditions relating to the risk adjustment measures to the applicant for display;

means for receiving structure to receive an indication of acceptance of the terms and conditions from the applicant;

means for generating structure to generate identification information associated with the merchant account and the point-of-sale terminal, the identification information comprising a merchant ID (MID) and a terminal ID (TID) associated with a selected point-of-sale terminal;

means for configuring structure to configure an account file for administration of the merchant account with the identification information and the risk adjustment measures during the on-line session; and

means for configuring structure to configure the selected point-of-sale terminal with the identification information from the account file.

44. (CURRENTLY AMENDED) The apparatus of Claim 43, including:

means for receiving structure to receive information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account; and

PATENTS  
SERIAL NO. 09/473,383

means for configuring structure to configure the point-of-sale terminal with the identification information.

45. (PREVIOUSLY PRESENTED) The method of Claim 1, wherein the information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account comprises selecting from a new terminal for the applicant or an existing terminal already in possession of the applicant.

46. (PREVIOUSLY PRESENTED) The apparatus of Claim 26, wherein the information from the applicant selecting a point-of-sale terminal for use in connection with the merchant account comprises selecting from a new terminal for the applicant or an existing terminal already in possession of the applicant.

47. (NEW) A system for enabling a merchant to apply for a credit card processing account using the Internet to open a credit card processing account with a third party provider for the third party provider to process credit card orders made by customers with the merchant, the system comprising:

a computer browser in communication with the Internet;

an Internet information server in communication with the computer browser over the Internet, the Internet information server providing HTML pages on the computer browser for a merchant to submit credit card processing account application information to the Internet information server, wherein the submitted credit card processing account information includes credit check and score information, said credit check and score information being in the Internet information server; and

a processor in communication with the Internet information server to process the credit card processing account information to determine whether to grant the merchant a credit card processing account with the third party provider, wherein a determination to grant the merchant a credit card processing account with the third party provider comprises assigning a merchant identifier (MID) and a terminal identifier (TID) to point of sale (POS) equipment to be

PATENTS  
SERIAL NO. 09/473,383

utilized by the merchant in processing credit card orders, and storing a features of service for the credit card processing account including the MID and TID in a master account file associated with the merchant in the processor;

the processor being operative to provide the assigned MID and TID from the master account file for use in configuring the POS equipment in a POS equipment configuration operation.

48. (NEW) The system of claim 47, wherein the POS equipment configuration operation comprises utilizing an expert system to assist a technician in configuring POS equipment by displaying said assigned MID and TID to the technician in connection with configuring the POS equipment prior to shipment of said POS equipment to the merchant.

49. (NEW) The system of claim 47, wherein the POS equipment configuration operation comprises placing a telephone call to existing POS equipment and reprogramming said existing POS equipment with said assigned MID and TID.

50. (NEW) A method for enabling a merchant to apply for a credit card processing account using the Internet to open a credit card processing account with a third party provider for the third party provider to process credit card orders made by customers with the merchant, the method comprising:

providing a computer browser in communication with the Internet;

providing an Internet information server in communication with the computer browser over the Internet;

browsing the Internet with the computer browser to receive HTML pages from the Internet information server;

entering credit card processing account information of a merchant into the HTML pages to submit the credit card processing account information to the Internet information server, wherein the submitted credit card processing account information includes credit check and score information, said credit check and score information being in the Internet information server;

PATENTS  
SERIAL NO. 09/473,383

providing a processor in communication with the Internet information server;

processing the credit card processing account information with the processor to determine whether to grant the merchant a credit card processing account with the third party provider, wherein a determination to grant the merchant a credit card processing account with the third party provider comprises assigning a merchant identifier (MID) and a terminal identifier (TID) to point of sale (POS) equipment to be utilized by the merchant in processing credit card orders;

storing features of service for the credit card processing account including the MID and TID in a master account file associated with the merchant in the processor; and

providing the assigned MID and TID from the master account file for use in configuring the POS equipment in a POS equipment configuration operation.

51. (NEW) The method of claim 50, wherein the POS equipment configuration operation comprises utilizing an expert system to assist a technician in configuring POS equipment by displaying said assigned MID and TID to the technician in connection with configuring the POS equipment prior to shipment of said POS equipment to the merchant.

52. (NEW) The method of claim 50, wherein the POS equipment configuration operation comprises placing a telephone call to existing POS equipment and reprogramming said existing POS equipment with said assigned MID and TID.